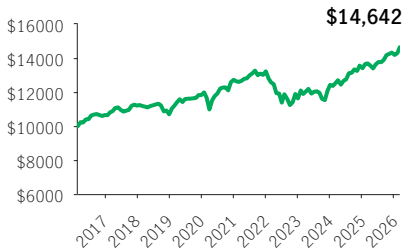


**Manulife Simplicity Moderate Portfolio**

MLIA

Class A - 100% · Performance as at February 28, 2026 · Holdings as at January 31, 2026

**GROWTH OF \$10,000 ±**



**INVESTMENT OBJECTIVE**

The Portfolio aims to generate income and to provide long-term growth consistent with preservation of capital. It is a strategic asset allocation portfolio. It invests its assets in other mutual funds (the "Underlying Funds"), focusing on Canadian fixed income and money market funds, with a portion in Canadian equity funds. The Portfolio may also invest in foreign equity funds within permitted ranges. The portfolio advisor may move up to 25% of the net assets of the Portfolio into cash if it feels that market conditions warrant it.

**CALENDAR RETURNS \*\* %**

2017	2018	2019	2020	2021	2022	2023	2024	2025
5.26	-4.60	10.63	7.57	3.92	-12.05	6.83	7.91	5.82

**COMPOUND RETURNS \*\* %**

1 mth	3 mths	6 mths	YTD	1 yr	3 yrs	5 yrs	10 yrs	Incept.
2.45	2.21	5.38	3.21	6.97	7.18	3.05	3.89	3.41

**OVERVIEW**

**Inception Date:** January 28, 2005

**Asset Class:**

Canadian Fixed Income Balanced

**Net Assets:** \$26.2 million

**Risk:** Low to Medium



**Fund Status:** SWO \*

**Management Fee:** 2.82%

**Management Expense Ratio<sup>1</sup>:** 3.42%

**AWARDS**

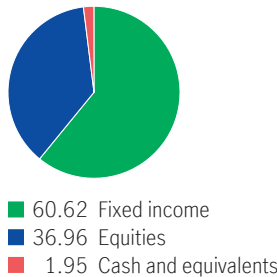


**Fund Manager:** Manulife

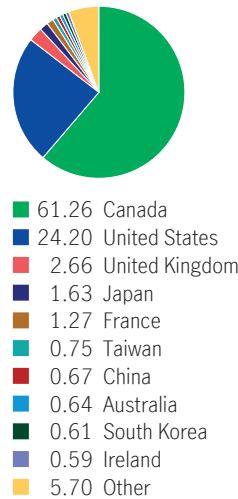
**Portfolio Management Team:** Manulife

Multi-Asset Solutions Team

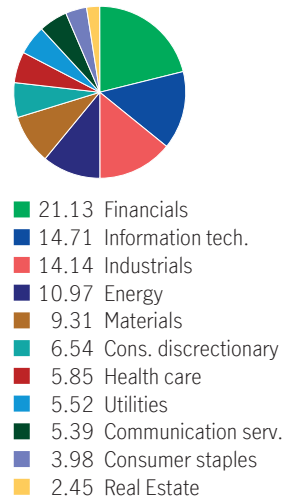
**ASSET ALLOCATION %**



**GEOGRAPHIC ALLOCATION %**



**SECTOR ALLOCATION %**



**FUND CODES**

Sales option	Fund code	Fund Status
NL	MLC5733	SWO

**FIXED INCOME ALLOCATION %**

Canadian Corporate Bonds	19.67
Canadian provincial bonds	16.54
Floating rate bank loans	13.24
Canadian investment grade bonds	10.74
Canadian government bonds	9.85
U.S. Corporate Bonds	5.87
U.S. government bonds	5.40
International government bonds	3.46
U.S. high yield bonds	2.81
International Corporate Bonds	1.70

**UNDERLYING FUND HOLDINGS %**

Manulife Canadian Bond Fund	32.63
Manulife Core Plus Bond Fund	9.51
Manulife Strategic Income Fund	8.47
Manulife Multifactor Canadian Large Cap	6.89
Manulife Corporate Bond Fund	5.98
Manulife Fundamental Equity Fund	5.96
Manulife Smart Short-Term Bond ETF	4.54
Manulife Covered Call U.S. Equity Fund	3.96
Manulife Dividend Income Fund	3.88
Manulife World Investment Fund	3.71

Source for all data: Transmission Media, as at February 28, 2026. ±For illustration purposes only. \* Open to switches-in only <sup>1</sup> Estimated MER for the current year. \*\* Additional fees apply to the IncomePlus and EstatePlus guarantee options and are paid annually out of the Contract. These fees are not reflected in the performance.

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Returns shown are after the MER has been deducted. Performance histories are not indicative of future performance. The Growth of \$10,000 chart shown is used only to illustrate the effects of the compound growth rate and is not intended to reflect future values of the segregated fund. For information on guarantees, fees and expenses that may apply to segregated funds, please read the Information Folder, Contract and Fund Facts of the segregated funds. The FundGrade A+® rating is used with permission from Fundata Canada Inc., all rights reserved. Fundata is a leading provider of market and investment funds data to the Canadian financial services industry and business media. The Fund-Grade A+® rating identifies funds that have consistently demonstrated the best risk-adjusted returns throughout an entire calendar year. For more information on the rating system, please visit <https://www.fundata.com/fundgrade>. The Manufacturers Life Insurance Company (Manulife) is the issuer of Manulife segregated fund contracts and the guarantor of any guarantee provisions therein. Manulife Investment Management is a trade name of Manulife. Manulife, Stylized M Design, and Manulife Investment Management & Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and its affiliates under license.